

<i>SERFF Tracking Number:</i>	<i>FRCS-125642197</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Knights of Columbus</i>	<i>State Tracking Number:</i>	<i>39220</i>
<i>Company Tracking Number:</i>	<i>4968</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.103 Fixed/Indeterminate Premium - Joint (Last Survivor)</i>
<i>Product Name:</i>	<i>END-717 3-08</i>		
<i>Project Name/Number:</i>	<i>KOFC/98/98</i>		

Filing at a Glance

Company: Knights of Columbus	SERFF Tr Num: FRCS-125642197	State: ArkansasLH
Product Name: END-717 3-08	SERFF Status: Closed	State Tr Num: 39220
TOI: L071 Individual Life - Whole	Co Tr Num: 4968	State Status: Approved-Closed
Sub-TOI: L071.103 Fixed/Indeterminate Premium - Joint (Last Survivor)		
Filing Type: Form	Co Status: None	Reviewer(s): Linda Bird
	Author: Kevin Wiggs	Disposition Date: 06/06/2008
	Date Submitted: 06/05/2008	Disposition Status: Approved
Implementation Date Requested: On Approval		Implementation Date:
State Filing Description:		

General Information

Project Name: KOFC/98	Status of Filing in Domicile: Pending
Project Number: 98	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: Submitted on or about this same date.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 06/06/2008	
State Status Changed: 06/06/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
The Knights of Columbus is a fraternal benefit society.	

This form is new and is not intended to replace any previously approved form.

This endorsement will be used with new issues of the Order's 717 11-97 Second to Die whole life contract approved by

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<i>Company Tracking Number:</i>	<i>4968</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.103 Fixed/Indeterminate Premium - Joint (Last Survivor)</i>
<i>Product Name:</i>	<i>END-717 3-08</i>		
<i>Project Name/Number:</i>	<i>KOFC/98/98</i>		

your Department on 11/04/97.

This endorsement will amend the Computation of Values provision. All values will not be less than those required by law, and the cash values will meet the minimum requirements of the 2001 CSO at 5% interest.

Sample data pages showing revised values and the endorsement are included for your information. The cash values for the 717 11-97 plan and the endorsement filing are based on the 1980 CSO. The Order's Actuarial Department tested and found that the cash values they are currently paying under the 1980 CSO are equal to or greater than the minimum required cash values to be paid under the 2001 CSO. Therefore, the values on Page 3A remain the same (are based on the 1980 CSO) and not based on the 2001 CSO. The Paid-Up Insurance Column on Page 3A, however, is based on the 2001 CSO.

Our fee of \$20 has been sent by EFT on this same date.

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

Kevin Wiggs, Compliance Specialist	kevin.wiggs@firstconsulting.com
1020 Central	(800) 927-2730 [Phone]
Kansas City, MO 64105	(816) 391-2755[FAX]

Filing Company Information

Knights of Columbus	CoCode: 58033	State of Domicile: Connecticut
1 Columbus Plaza	Group Code:	Company Type:
New Haven, CT 06507-3326	Group Name:	State ID Number:
(203) 752-4266 ext. [Phone]	FEIN Number: 06-0416470	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No

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<i>Product Name:</i>	<i>END-717 3-08</i>		
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Fee Explanation:	AR fee of \$20 per endorsement.		
Per Company:	No		

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Knights of Columbus	\$20.00	06/05/2008	20688472

<i>SERFF Tracking Number:</i>	<i>FRCS-125642197</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	06/06/2008	06/06/2008

SERFF Tracking Number: *FRCS-125642197*

State: *Arkansas*

Filing Company: *Knights of Columbus*

State Tracking Number: *39220*

Company Tracking Number: *4968*

TOI: *L071 Individual Life - Whole*

Sub-TOI: *L071.103 Fixed/Indeterminate Premium - Joint
(Last Survivor)*

Product Name: *END-717 3-08*

Project Name/Number: *KOFC/98/98*

Disposition

Disposition Date: 06/06/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Sample Data Pages		Yes
Form	Endorsement		Yes

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Form Schedule

Lead Form Number: END-717 3-08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	END-717 3-08	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Endorsement	Initial		63	END-717 3-08_dist.pdf

KNIGHTS OF COLUMBUS

This endorsement is made part of the Contract to which it is attached and is effective as of the Issue Date of the Contract.

The Computation of Values provision in the Contract is hereby deleted and replaced by the following provision:

Computation of Values

A detailed statement of the method of calculation has been filed with the state Insurance Department where this Contract is delivered. All values are not less than those required by law. The cash values all meet the minimum requirement of the 2001 CSO at 5% interest.

Issued at [New Haven, Connecticut].

KNIGHTS OF COLUMBUS



Attest:

By:

[*Donald R. Kehoe*] [*Carl A. Anderson*]
Supreme Secretary Supreme Knight

SERFF Tracking Number: *FRCS-125642197*

State: *Arkansas*

Filing Company: *Knights of Columbus*

State Tracking Number: *39220*

Company Tracking Number: *4968*

TOI: *L071 Individual Life - Whole*

Sub-TOI: *L071.103 Fixed/Indeterminate Premium - Joint
(Last Survivor)*

Product Name: *END-717 3-08*

Project Name/Number: *KOFC/98/98*

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	FRCS-125642197	State:	Arkansas
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Product Name:	END-717 3-08		
Project Name/Number:	KOFC/98/98		

Supporting Document Schedules

	Review Status:	
Satisfied -Name:	Certification/Notice	05/09/2008
Comments:		
Attachments:		
Auth_5-08_dist.pdf		
AR CoC.pdf		
AR RDB.pdf		
	Review Status:	
Satisfied -Name:	Sample Data Pages	06/05/2008
Comments:		
Attachment:		
717 11-97 SPEC-Rev. Pgs. 3, 3A, 3B Brackets_dist.pdf		



KNIGHTS OF COLUMBUS

May 1, 2008

To: Department of Insurance

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

Knights of Columbus

By: 
Title: Associate General Counsel

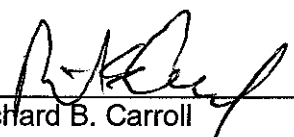
STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE

Company Name: Knights of Columbus

Form Title(s): Endorsement

Form Number(s): END-717 3-08

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



Richard B. Carroll
Associate General Counsel

May 6, 2008


Date

**STATE OF ARKANSAS
READABILITY CERTIFICATION**

COMPANY NAME: Knights of Columbus

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
END-717 3-08	63.0



Richard B. Carroll
Associate General Counsel

May 6, 2008

Date

CONTRACT SPECIFICATIONS

INSUREDS	[JOHN DOE & MARY DOE]	[JAN. 15, 2008]	REGISTER DATE
ISSUE AGE AND SEX	[65 MALE] [59 FEMALE]	[0123456]	CONTRACT NUMBER
ISSUE DATE	[JAN. 15, 2008]	[\$100,000]	CONTRACT AMOUNT
COUNCIL	[3733]	[STANDARD]	[CLASS]

APB GUARANTEED PREMIUM DATE – [JAN. 15, 2013]

AMOUNT OF PREMIUMS FOR ALL BENEFITS UNDER THIS CONTRACT, OTHER THAN FOUR YEAR TERM INSURANCE RIDER COVERAGE, IF ANY:

<u>MONTHLY</u>	<u>QUARTERLY</u>	<u>SEMI ANNUAL</u>	<u>ANNUAL</u>
[\$160.15]	[\$490.35]	[\$961.90]	[\$1,849.60]

THE PREMIUM RATES FOR ALL BENEFITS INCLUDED IN THE ABOVE TOTAL PREMIUM ARE SHOWN BELOW.

FORM NUMBER	DESCRIPTION OF BENEFITS	BENEFIT AMOUNT	PREMIUM	
			YEARS PAYABLE	ANNUAL
717 11-97	SECOND TO DIE WHOLE LIFE WITH ADDITIONAL PROTECTION BENEFIT OPTION		TO SECOND DEATH	[\$1,849.60]
	A) BASE CONTRACT	[\$ 55,000.00]		
	B) ADDITIONAL PROTECTION BENEFIT	[45,000.00*]		
	C) TOTAL CONTRACT AMOUNT	[\$100,000.00*]		

***THE ADDITIONAL PROTECTION BENEFIT AMOUNT IS GUARANTEED UNTIL THE APB GUARANTEED PREMIUM DATE SHOWN ABOVE.**

INSUREDS	[JOHN DOE & MARY DOE]	[\$55,000]	BENEFIT AMOUNT
ISSUE AGE & SEX	[65 MALE] [59 FEMALE]	[0123456]	CONTRACT NUMBER

BASE CONTRACT

TABLE OF VALUES

END OF CONTRACT YEAR	ANNUAL CONTRACT DATE	INSURANCE AGE*	GUARANTEED CASH VALUE	PAID-UP INSURANCE
1	[2009]	[60]	-	-
2	[2010]	[61]	[812.35]	[2,563.77]
3	[2011]	[62]	[2,504.70]	[7,540.37]
4	[2012]	[63]	[4,238.85]	[12,181.31]
5	[2013]	[64]	[6,014.80]	[6,511.89]
6	[2014]	[65]	[7,822.10]	[20,529.12]
7	[2015]	[66]	[9,653.05]	[24,240.67]
8	[2016]	[67]	[11,510.95]	[27,683.93]
9	[2017]	[68]	[13,391.95]	[30,875.92]
10	[2018]	[69]	[15,297.15]	[33,844.31]
11	[2019]	[70]	[17,048.90]	[36,235.25]
12	[2020]	[71]	[18,773.15]	[38,371.97]
13	[2021]	[72]	[20,464.95]	[40,276.51]
14	[2022]	[73]	[22,120.45]	[41,971.93]
15	[2023]	[74]	[23,733.05]	[43,474.64]
16	[2024]	[75]	[25,294.50]	[44,795.65]
17	[2025]	[76]	[26,799.85]	[45,951.92]
18	[2026]	[77]	[28,245.80]	[46,957.76]
19	[2027]	[78]	[29,634.00]	[47,834.14]
20	[2028]	[79]	[30,969.40]	[48,605.49]
AGE 60*	[2009]	[60]	[0.00]	[0.00]
AGE 65*	[2014]	[65]	[7,822.10]	[20,529.12]

*AGE OF YOUNGEST INSURED

ANY VALUES NOT SHOWN IN THE ABOVE TABLE WILL BE FURNISHED UPON REQUEST.

**TABLE OF MAXIMUM ANNUAL PREMIUMS PER \$1,000 OF TERM INSURANCE
USED TO CALCULATE ADDITIONAL PROTECTION BENEFIT**

(SEE PREMIUM PAYMENTS PROVISION ON PAGE 6.)

<u>CONTRACT YEAR</u>	<u>INSURANCE AGE OF YOUNGEST INSURED</u>	<u>PREMIUM</u>
1	[59]	[0.44]
2	[60]	[1.38]
3	[61]	[2.46]
4	[62]	[3.71]
5	[63]	[5.18]
6	[64]	[6.89]
7	[65]	[8.88]
8	[66]	[11.12]
9	[67]	[13.65]
10	[68]	[16.35]
11	[69]	[19.35]
12	[70]	[22.57]
13	[71]	[26.20]
14	[72]	[30.27]
15	[73]	[34.90]
16	[74]	[40.15]
17	[75]	[45.96]
18	[76]	[52.31]
19	[77]	[59.06]
20	[78]	[66.11]
21	[79]	[73.46]
22	[80]	[81.25]
23	[81]	[89.65]
24	[82]	[98.99]
25	[83]	[109.26]
26	[84]	[120.99]
27	[85]	[132.72]
28	[86]	[145.90]
29	[87]	[158.87]
30	[88]	[173.56]
31	[89]	[187.93]
32	[90]	[204.93]
33	[91]	[223.47]
34	[92]	[243.30]
35	[93]	[262.42]
36	[94]	[279.31]
37	[95]	[317.32]
38	[96]	[375.74]
39	[97]	[474.97]
40	[98]	[655.85]
41	[99]	[1,000.00]